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BUSINESS & LABOR

EXHIBIT NO. 15
DATE 2-6-09
BILL NO. SB122

February 6th, 2009

TO: Members of the Senate Business and Labor Committee

FROM: Tom Altmaier, volunteer advocate AARP Montana

RE: SB 122- Revise mortgage lender and broker licensing acts

Mr. Chairman and members of the committee, my name is Tom Altmaier and I'm a volunteer advocate for AARP Montana – a non-profit non-partisan organization of 165,000 members in this state. AARP Montana believes that with the financial meltdown as evidence, the mortgage lenders and brokers must be further regulated.

We further rise in support of the Commissioner's efforts to conform to national standards in regulation—we believe that this is a consumer protection bill and urge a do pass.
Thank you.